

The Honorable: PAMELA S. HOLLIS
Chapter 7
Location: Room 644
Hearing Date: 11/03/2011
Hearing Time: 10:30am

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: JACK, GEORGE § Case No. 09-37057
JACK, PATRICIA §
Debtor(s) §§

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that KAREN R. GOODMAN, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 South Dearborn Street, Chicago, Illinois 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30am on 11/03/2011 in Courtroom 644, United States Courthouse Courthouse, 219 South Dearborn Street, Chicago, Illinois 60604. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 10/04/2011

By: /s/KAREN R. GOODMAN
Trustee

KAREN R. GOODMAN
Shefsky & Froelich Ltd.
111 East Wacker Drive, Suite 2800
Chicago, Illinois 60601-3713
(312) 527-4000

KAREN R. GOODMAN
SHEFSKY & FROELICH, LTD
111 East Wacker Drive
SUITE 2800
CHICAGO, IL 60601
(312) 527-4000

The Honorable:
Chapter 7
Location: Room 644
Hearing Date: 11/03/2011
Hearing Time: 10:30 a.m.
Response Date:

PAMELA S. HOLLIS

Chapter 7 Trustee

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: JACK, GEORGE
JACK, PATRICIA

§ Case No. 09-37057

§

§

Debtor(s)

§

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 9,777.29
and approved disbursements of \$ 27.33
leaving a balance on hand of ¹ \$ 9,749.96

Balance on hand: \$ 9,749.96

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00
Remaining balance: \$ 9,749.96

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - KAREN R. GOODMAN	1,727.73	0.00	1,727.73
Attorney for Trustee, Fees - SHEFSKY & FROELICH LTD.	1,920.00	0.00	1,920.00
Accountant for Trustee, Fees - ALAN D. LASKO	1,305.50	0.00	1,305.50
Accountant for Trustee, Expenses - ALAN D. LASKO	13.60	0.00	13.60

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Certificate of Service Page 3 of 6

Total to be paid for chapter 7 administration expenses: \$ 4,966.83

Remaining balance: \$ 4,783.13

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 4,783.13

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 4,783.13

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 201,172.61 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 2.4 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	American Infosource Lp As Agent for	483.53	0.00	11.50
2	Discover Bank	11,737.27	0.00	279.07
3	Discover Bank	8,695.98	0.00	206.76
4	Discover Bank	15,677.16	0.00	372.74
5	Advanta Bank Corp.	18,732.84	0.00	445.39
6	Chase Bank USA, N.A.	19,362.49	0.00	460.37
7	Chase Bank USA, N.A.	19,274.91	0.00	458.28
8	Chase Bank USA, N.A.	3,140.25	0.00	74.66
9	Chase Bank USA, N.A.	13,361.95	0.00	317.70

Certificate of Service Page 4 of 6

10	Chase Bank USA, N.A.	7,663.59	0.00	182.21
11	American Express Centurion Bank	8,454.50	0.00	201.02
12	American Express Centurion Bank	17,456.37	0.00	415.05
13	U.S. Bank N.A.	3,095.38	0.00	73.60
14	U.S. Bank N.A.	4,966.25	0.00	118.08
15	Fia Card Services, NA/Bank of America	14,317.85	0.00	340.42
16	Fia Card Services, NA/Bank of America	34,752.29	0.00	826.28

Total to be paid for timely general unsecured claims: \$ 4,783.13

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 4,974.73 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
17	PRA Receivables Management, LLC	4,974.73	0.00	0.00

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/KAREN R. GOODMAN

Trustee

KAREN R. GOODMAN
111East Wacker Drive
SUITE 2800
CHICAGO, IL 60601
(312) 527-4000

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 6 of 6
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 George Jack
 Patricia Jack
 Debtors

Case No. 09-37057-PSH
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: dross
 Form ID: pdf006

Page 1 of 1
 Total Noticed: 21

Date Rcvd: Oct 04, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2011.

db/jdb	+George Jack, Patricia Jack, 1143 Rothbury Court, Schaumburg, IL 60193-4227
aty	+Shefsky & Froelich Ltd, 111 E Wacker, Suite 2800, Chicago, IL 60601-4277
15148361	Advanta Bank Corp., POB 3001, Malvern, PA 19355-0701
14537996	+Advanta Business Services, 448 E Winchester Street, Suite 150, Salt Lake City, UT 84107-8502
14537997	+American Express, PO Box 981537, El Paso, TX 79998-1537
15213508	American Express Centurion Bank, POB 3001, Malvern, PA 19355-0701
14537998	Bank of America, 4060 Ogletown Stan, Newark, DE 19713
14537999	+Capital One Bank USA, POB 30281, Salt Lake City, UT 84130-0281
14538000	+Chase, 800 Brooksedge Blvd, Westerville, OH 43081-2822
15180307	Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
14538001	+Direct Merchants Bank, PO Box 29468, Phoenix, AZ 85038-9468
14538003	+Frederick J. Hanna & Associates, PC, 1427 Roswell Road, Marietta, GA 30062-3668
14538004	+Michael Fine, 131 S Dearborn, Chicago, IL 60603-5571
15606247	+PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., c/o HSBC BANK NEVADA, N.A. (Direct Mercha, POB 41067, Norfolk VA 23541-1067
14538006	+Target National Bank, PO Box 59317, Minneapolis, MN 55459-0317
15543777	++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 (address filed with court: U.S. Bank N.A., P.O. Box 5229, Cincinnati, OH 45201)
14538007	++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 (address filed with court: US Bank, 8500 W Dempster Street, Niles, IL 60714)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

15122116	E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Oct 05 2011 02:45:10 American Infosource Lp As Agent for, Target, PO Box 248866, Oklahoma City, OK 73124-8866
14538002	E-mail/PDF: mrdiscen@discoverfinancial.com Oct 05 2011 02:45:51 Discover Card, 12 Reads Way, New Castle, DE 19720
15124343	E-mail/PDF: mrdiscen@discoverfinancial.com Oct 05 2011 02:45:51 Discover Bank, Dfs Services LLC, PO Box 3025, New Albany, Ohio 43054-3025
15562199	E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Oct 05 2011 02:45:10 Fia Card Services, NA/Bank of America, by American Infosource Lp As Its Agent, PO Box 248809, Oklahoma City, OK 73124-8809

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

15221539*	American Express Centurion Bank, POB 3001, Malvern, PA 19355-0701
14538005	##+Ocwen Loan Servicing, LLC, PO Box 785063, Orlando, FL 32878-5063
14538008	##+Wells Fargo Financial, 1191 E Dundee Road, Palatine, IL 60074-8306

TOTALS: 0, * 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 06, 2011

Signature:

